REMARKS

In view of the above amendment, applicant believes the pending application is in condition for allowance.

Claims 233, 236, 237, 244 and 245 are rejected under 35 U.S.C. § 102(e) as being anticipated by Nishioka et al. (5,995,626).

1. Regarding claim 233

The Examiner proposes that Nishioka et al. (U.S.P. 5,995,626: hereinafter "Nishioka") discloses, in column 9, lines 16-30, "an electronic commerce system has a mobile user terminal (10), a service providing system (30), an examination terminal (40), and the mobile user terminal generates a request for electronic value card information to transmit the request to the service providing system."

The Examiner also proposes that the Nishioka's user site apparatus (10), retail store site apparatus (30) and credit card company site apparatus (40) correspond to mobile user terminal (100), service providing system (110), examination terminals (101, 102, 103, 104 and 105) of claim 233 of the present application, respectively.

However, according to the invention of Nishioka, as disclosed in column 9, lines 16-30, the user site apparatus (10) issues a command for purchasing desired products to the retail store site apparatus (30), and retail store site apparatus (30) requests the credit card company site apparatus (40) to clear up a sum of the purchased products, and, unlike claim 233 of the present application, Nishioka's mobile user terminal does not generate a request for a purchase of electronic value card information or transmit the request to the service providing system.

In other words, Nishioka contains no disclosure pertaining to electronic value card information of claim 233 of the present application.

The Examiner further proposes that Nishioka discloses, in column 13, lines 48-65, that "the service providing system, in response to the request, generates electronic value card

information having secret key data, which differs for each type of the electronic value card information and are to be used in a mutual authentication process executed between the mobile user terminal and the examination terminal, and issues the electronic value card information to the mobile user terminal."

However, Nishioka discloses, in column 13, lines 48-65, that retail store site apparatus (30) transmits ciphers C2 to the credit card company site apparatus (40), and the credit card company site apparatus (40) reads out key K by deciphering the cipher C2, and further ciphers the key K, thereby generating cipher C3. In addition, according to Nishioka, the cipher C3 is transmitted from the credit card company site apparatus (40) to the retail store site apparatus (30), and the retail store site apparatus (30) reads out the key K by deciphering the cipher again, thereby using the key K for deciphering processing of the cipher C1.

In other words, according to the invention of Nishioka, data is not transmitted from the retail store site apparatus (30) or credit card company site apparatus (40) to user site apparatus (10).

On the other hand, according to the invention of claim 233 of the present application, the service providing system issues to the mobile user terminal, electronic value card information including secret key data, which differs from each type of the electronic value card information and are to be used in a mutual authentication process executed between a mobile user terminal and an examination terminal.

The use of keys and the relationships between components that transmit and receive data differ between the inventions of Nishioka and claim 233 of the present application. In other words, Nishioka contains no disclosure pertaining to the invention of claim 233 of the present invention.

The Examiner further proposes that Nishioka discloses, in column 5, lines 16-32, that "the mobile user terminal receives the electronic value card information issued by the service providing system to hold the electronic value card information, and executes the mutual authentication process with the examination terminal using the secret key data when the

examination terminal examines a validity of the electronic value card information held by the mobile user terminal."

However, Nishioka merely discloses, in column 5, lines 16-32, that the first apparatus (corresponding to user site apparatus (10) in the embodiment) calculates a third cipher text C3, a fourth cipher text C4 and a digital signature sgnA(P) and transmits the results to the second apparatus (corresponding to retail store site apparatus (30) in the embodiment), and does not contain disclosure pertaining to mutual authentication processing.

In other words, Nishioka does not disclose the above-described feature of claim 233 of the present application, that is, the mobile user terminal holding electronic value card information received from the service providing system and executing a mutual authentication with the examination terminal using secret key data included in the electronic value card information.

Nishioka thus contains no disclosure pertaining to the invention of claim 233 of the present application.

2. Regarding claim 236

According to the invention of claim 236 of the present application, the mobile user terminal updates valuable value data of electronic value card information.

On the other hand, the invention of Nishioka is directed to credit card clear-up processing, and credit card information held by user site apparatus (10) is not updated upon clear-up.

In other words, Nishioka contains no disclosure pertaining to the invention of claim 236.

3. Regarding claim 237

According to the invention of claim 237 of the present application, the examination terminal receives information to be used in an examination of the validity of electronic value

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card information, and executes mutual authentication with the mobile user terminal using secret key data (included in information used in the examination of the validity of the electronic value card information).

On the other hand, the Examiner proposes that Nishioka discloses, in column 14, lines 35-45, that "the examination terminal receives the information transmitted by the service providing system to hold the information, and executes the mutual authentication process with the mobile user terminal using the secret key data when the examination terminal examines the validity of the electronic value card information held by the mobile user terminal."

However, according to the invention of Nishioka, as disclosed in column 14, lines 35-45, the credit card company site apparatus (40) deciphers cipher C4 received from retail store site apparatus (30) and reads out document P, and user site apparatus (10) verifies that the digital signature sgnA(P) received via retail store site apparatus (30) is for the document P. The invention of Nishioka is thus directed to verification of document P, and, unlike claim 233 of the present application, is not directed to mutual authentication processing.

In other words, Nishioka contains no disclosure pertaining to the invention of claim 237 of the present application.

In view of the above, consideration and allowance are, therefore, respectfully solicited.

In the event the Examiner believes an interview might serve to advance the prosecution of this application in any way, the undersigned attorney is available at the telephone number noted below.

An extension of time fee is due with this response. The Commissioner is hereby authorized in this, concurrent, and further replies, to charge payment or credit any overpayment to Deposit Account No. 22-0185, under Order No. 22223-00001-US from which the undersigned is authorized to draw.

Dated: March 23, 2007 Respectfully submitted,

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